REMARKS

Initially, in the Office Action dated November 16, 2004, the Examiner has rejected claims 3, 6 and 8-12 under 35 U.S.C. §103(a) as being anticipated [sic] by U.S. Patent No. 5,120,945 (Nishibe et al.) and in view of "Open Financial Exchange".

By the present response, Applicants have amended claims 3, 6, 8, 11 and 12 to further clarify the invention. Claims 3, 6 and 8-12 remain pending in the present application.

IDS Filed November 22, 2002

Applicants have noted that the Examiner has failed to acknowledge consideration of the references submitted in Applicants' IDS filed November 22, 2002. Applicants respectfully request that the Examiner provide an initialed 1449 form denoting consideration of these references with any subsequent Office Action.

Response to Amendment

The Examiner indicates that Applicants' arguments presented in Applicants' last Amendment were not persuasive and the Examiner responds "page 8, 9: account data for a consumer or business or corporation would be correlated by the date of the transaction for investment assets to establish capital gain treatment by duration of short term versus long term capital gains, the date being displayed on a computer screen in an account with a brokerage firm such as Ameritrade." However, Applicants could find no disclosure of any of this in any of the cited references. Neither Open Financial Exchange nor Nishibe et al. disclose these assertions by the Examiner. The Examiner appears to use his own knowledge along with

impermissible hindsight to read this knowledge into the cited references in order to justify a rejection of the claims of the present application. However, this is not a proper means for rejection under U.S. patent law. The Examiner fails to address specifically Applicants' arguments and also has failed to consider Applicants' claim amendments submitted in Applicants' previous Response.

Further, Applicants appreciate the Examiner's invitation to discuss the future prosecution of this application however, workload, travel and time constraints regarding preparation and filing this response in a timely manner prevented Applicants' representative from contacting the Examiner. However, upon receipt of this response, Applicants' representative invites the Examiner to call Applicants' representative to discuss any questions or concerns or the future prosecution of this application.

35 U.S.C. §103 Rejections

Claims 3, 6 and 8-12 have been rejected under 35 U.S.C. §103(a) as being anticipated by Nishibe et al. in view of Open Financial Exchange. Applicants have discussed the deficiencies of these references in Applicants' previously-filed responses and reassert all arguments presented in these responses. Applicants respectfully traverse these rejections and provide the following additional remarks.

To aid the Examiner's understanding, according to present invention, as clarified by the above amendments, when money moves from an account data source A to an account data source B, the concerned account data form the account data source A is interrelated with the concerned account data from the account data

source B, in that the both account data are indicated as relating to a same dealing. In contrast, current services permit a look at or download of data list supplied from individual account data sources such as account data of banks and use particulars of credit card companies. However, no current services permit comparison or collation of money movement between account data sources for individual household. Further, base data which individuals can use for keeping a household account book are ones such as from a cash book, a bank pass of a bank account, use particulars of credit cards and respective receipts. After collecting these data, the individuals desire to ascertain or collate money movement between account sources to keep accurate household account book. However, currently there is no such service available.

Regarding claims 3, 8, 11 and 12, Applicants submit that neither Nishibe et al. nor Open Financial Exchange, taken alone or in any proper combination, disclose, suggest or render obvious the limitations in the combination of each of these claims of, inter alia, storing a rule for searching for interrelationships among the processed account data, or an overlap judgment unit that judges an overlap between respective converted account data based on the rule stored in the memory unit. The Examiner admits that Nishibe et al. does not disclose or suggest storing a rule as recited in the claims of the present application, but asserts that this limitation is disclosed in Open Financial Exchange on pages 2-8, 14 and 15. However, these portions of Open Financial Exchange merely disclose details related to the Open Financial Exchange framework including technical details, goals, electronic financial activities, and

adoption by consumers and financial professionals. These portions of Open Financial Exchange do not disclose or suggest anything related to storing a rule for searching for interrelationships among the processed account data or judging an overlap between the respective converted account data based on the rule stored in the memory unit, as recited in the claims of the present application. Open Financial Exchange merely discloses electronic exchange of financial data, transactions, and communications between consumers, businesses, advisors, and financial institutions. Further, as the Examiner admits, Nishibe et al. does not disclose or suggest these limitations in the claims of the present application. Applicants respectfully request that the Examiner specifically point out where in the cited references any of these limitations in the claims of the present application are disclosed or suggested.

Regarding claims 6, 9 and 10, Applicants submit that these claims are dependent on independent claim 3 and, therefore, are patentable at least for the same reasons noted regarding this independent claim. For example, Applicants submit that none of the cited references disclose or suggest at least one of a plurality of input units receiving account data from the outside of the household account book management apparatus via a network. Figs. 2, 11 and 15 in Nishibe et al. do not disclose or suggest these limitations, as Fig. 2 is simply a diagram of the transaction recording system in Nishibe et al.

Accordingly, Applicants submit that none of the cited references, taken alone or in any proper combination, disclose, suggest or render obvious the limitations in

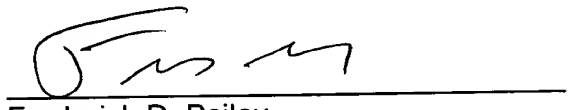
the combination of each of claims 3, 6 and 8-12 of the present application. Applicants respectfully request that these rejections be withdrawn and that these claims be allowed.

In view of the foregoing amendments and remarks, Applicants submit that claims 3, 6 and 8-12 are now in condition for allowance. Accordingly, early allowance of such claims is respectfully requested.

To the extent necessary, Applicants petition for an extension of time under 37 CFR 1.136. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, or credit any overpayment of fees, to the deposit account of Mattingly, Stanger & Malur, P.C., Deposit Account No. 50-1417 (referencing attorney docket no. 503.38263X00).

Respectfully submitted,

MATTINGLY, STANGER, MALUR & BRUNDIDGE, P.C.



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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:	Toshimi YOKOTA et al.
Serial No.:	09/508,990
Filing Date:	March 20, 2000
For:	HOUSEHOLD ACCOUNT BOOK MANAGEMENT APPARATUS AND HOUSEHOLD ACCOUNT BOOK MANAGEMENT SYSTEM
Art Unit:	3624
Examiner:	S. Wasylchak

LETTER SUBMITTING FORMAL DRAWINGS

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

March 16, 2005

Sir:

Submitted herewith are thirty four (34) sheets of formal drawings illustrating Figs. 1-40 in connection with the above-identified application.

Respectfully submitted,

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